

## Merchant Service Fee Pricing Options



ANZ has several options with regard to the structure of your Merchant Service Fees. Instead of a single Merchant Service Fee covering all your Visa and MasterCard transactions, you can now choose an Unblended pricing option or an Unbundled pricing option.

These additional pricing options are detailed below:

**Unblended Pricing** – You can choose to be charged a separate Merchant Service Fee rate for your total Visa transactions and your total MasterCard transactions. The Unblended Pricing option is available for new customers and for existing customers when their Merchant Service contract comes up for renewal.

**Unbundled Pricing** – You can choose to have your Merchant Service Fee rate further split so that your charges are specified by reference to the interchange rate (based on the type of card processed and the method of processing the transaction) plus a margin above that figure (a 'cost-plus' option). The Unbundled Pricing option is available for new customers and for existing customers when their Merchant Service contract comes up for renewal.

### DOMESTIC INTERCHANGE FEES

The tables below show the maximum Domestic Interchange Fees applying to New Zealand domestic retail purchase transactions.

### Visa New Zealand National Net Maximum Credit Interchange Reimbursement Fees

Fee Program	Visa Classic Visa Gold	Visa Platinum	Visa Commercial
Industry Program			
– Charities	0.00%	0.00%	0.00%
Strategic Merchants			
– Card Present (CP) and Card Not Present (CNP) – Rate 1	0.50%	0.50%	0.50%
– Card Present (CP) and Card Not Present (CNP) – Rate 2	0.55%	0.55%	0.55%
– Card Present (CP) and Card Not Present (CNP) – Rate 3	0.60%	0.60%	0.60%
– Card Present (CP) and Card Not Present (CNP) – Rate 4	0.70%	0.70%	0.70%
– Card Present (CP) and Card Not Present (CNP) – Rate 5	0.80%	0.80%	0.80%
– Card Present (CP) and Card Not Present (CNP) – Rate 6	0.98%	0.98%	0.98%
Industry Program – Government, Utilities, & Telecom	NZ\$0.70	NZ\$0.70	NZ\$0.70
Industry Program – Insurance	NZ\$1.00	NZ\$1.00	NZ\$1.00
Industry Program – Recurring Payments	0.70%	0.70%	0.70%
Electronic	0.85%	2.10%	2.00%
Standard	1.25%	2.10%	2.00%

For more information, please visit the Visa New Zealand website.

### Visa New Zealand National Net Maximum Debit Interchange Reimbursement Fees\*

Fee Program	Visa Gold Consumer	Visa Commercial
Industry Program		
– Charities	0.00%	0.00%
Strategic Merchants		
– Card Present – Rate 1	NZ\$0.04	NZ\$0.04
– Card Present – Rate 2	NZ\$0.05	NZ\$0.05
– Card Not Present – Rate 1	0.50%	0.50%
– Card Not Present – Rate 2	0.55%	0.55%
– Card Not Present – Rate 3	0.60%	0.60%
– Card Not Present – Rate 4	0.70%	0.70%
– Card Not Present – Rate 5	0.80%	0.80%
– Card Not Present – Rate 6	0.98%	0.98%
Industry Program – Government, Utilities, & Telecom	NZ\$0.70	NZ\$0.70
Industry Program – Insurance	NZ\$1.00	NZ\$1.00
Industry Program – Recurring Payments	0.70%	0.70%
Electronic	0.30%	0.30%
Standard	1.25%	2.00%

\* Excludes EFTPOS transactions (defined as face-to-face card present transactions utilizing account selection and PIN) switched domestically to issuer.

### Visa New Zealand National Net Maximum Prepaid Interchange Reimbursement Fees

Fee Program	Visa Gold Consumer	Visa Commercial
Industry Program		
– Charities	0.00%	0.00%
Strategic Merchants		
– Card Present – Rate 1	0.39%	0.39%
– Card Not Present – Rate 1	0.50%	0.50%
– Card Not Present – Rate 2	0.55%	0.55%
– Card Not Present – Rate 3	0.60%	0.60%
– Card Not Present – Rate 4	0.70%	0.70%
– Card Not Present – Rate 5	0.80%	0.80%
– Card Not Present – Rate 6	0.98%	0.98%
Industry Program – Government, Utilities, & Telecom	NZ\$0.70	NZ\$0.70
Industry Program – Insurance	NZ\$1.00	NZ\$1.00
Industry Program – Recurring Payments	0.70%	0.70%
Electronic	0.60%	2.00%
Standard	1.25%	2.00%

For more information, please visit the Visa New Zealand website.

## Merchant Service Fee Pricing Options

### MasterCard Credit Card Transactions

Interchange Category Name	Priority	Interchange Fee
Charities	1	0.00%
Strategic Merchants 1	2	0.50%
Strategic Merchants 2	3	0.60%
Strategic Merchants 3	4	0.70%
PayPass (excluding Commercial Cards)	5	0.50%
Government and Utilities	6	0.70%
Petroleum	7	0.60%
Education and Learning	8	0.80%
Recurring Payments	9	0.70%
SecureCode Merchant UCAF	10	1.00%
SecureCode Full UCAF	11	1.20%
Consumer Super Premium 1	12	2.35%
Consumer Super Premium 2	13	2.10%
Consumer Premium	14	2.15%
Commercial Premium	15	2.20%
Commercial	16	2.00%
Consumer Electronic	17	1.00%
Consumer Standard	18	1.40%

### MasterCard Prepaid Transactions

Interchange Category Name	Priority	Interchange Fee
Charities	1	0.00%
PayPass Micropayment (< =NZD 15)	2	NZD 0.004
Strategic Merchants 1	3	0.40%
Strategic Merchants 2	4	0.40%
Strategic Merchants 3	5	0.40%
PayPass	6	0.40%
Government and Utilities	7	0.50%
Petroleum	8	0.50%
Recurring Payments	9	0.70%
SecureCode Merchant UCAF	10	1.00%
SecureCode Full UCAF	11	1.20%
Consumer Premium	12	1.30%
Commercial	13	1.50%
Consumer Electronic	14	0.50%
Consumer Standard	15	1.30%

For more information, please visit the MasterCard New Zealand website.  
Rates are subject to change.

### MasterCard Debit Transactions

Interchange Category Name	Priority	Interchange Fee
Charities	1	0.00%
PayPass Micropayment (< =NZD 15)	2	NZD 0.004
Contactless Strategic Merchants 1	3	NZD 0.06
Contactless Strategic Merchants 2	4	NZD 0.10
Strategic Merchants 1	5	0.30%
Strategic Merchants 2	6	0.35%
Strategic Merchants 3	7	0.40%
PayPass	8	0.40%
Government and Utilities	9	0.50%
Petroleum	10	0.50%
Recurring Payments	11	0.70%
SecureCode Merchant UCAF	12	1.00%
SecureCode Full UCAF	13	1.20%
Consumer Premium	14	1.30%
Commercial	15	1.50%
Consumer Electronic	16	0.50%
Consumer Standard	17	1.30%